



**Merchant  
Industry**

**Why Merchant Industry is the Best for  
Cash Discounting, Dual Pricing & Surcharging**

# Inc. 5000

FEATURED IN 2024 & 2013

**2,057**

RANKED OVERALL

**193**

IN NY, NJ, & PA

**163**

IN NEW YORK

**118**

IN FINANCIAL SERVICE



Merchant Industry, established in 2007, is a leading nationwide credit card processing service provider. We excel in delivering best-in-class products and exceptional customer service to ISOs and their merchants.

**40,000+**

Merchants

**\$250+ MILLION**

Saving Passed to Merchants

**\$9.5+ BILLION**

Yearly Volume

**1,200+**

New Merchants Added Each Month

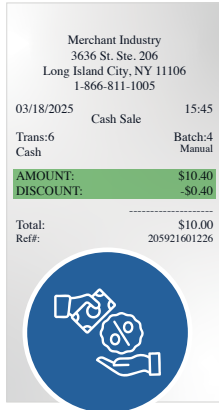
**3 HEADQUARTERS**

Offices in New York, Florida, and India

**2,000 +**

Equipment Options

## Cash Discounting



### How it works:

Merchants display a higher price on their merchandise to cover the cost of their card processing fees. Customers receive a discount on the merchandise when paying with cash.

### Customer Incentive:

Paying with cash earns customers a discount, encouraging more cash sales for the merchant and helps them eliminate processing fees.

### Merchant Benefits:

Offering cash discounts attracts more customers, increases sales, and sets merchants apart from competitors. It appeals to cost-conscious shoppers while promoting faster payments and reducing the risk of bad debts.

## Dual Pricing



### How it works:

Merchants display both the higher card price and the lower cash price on their merchandise, POS systems, and payment terminals at checkout.

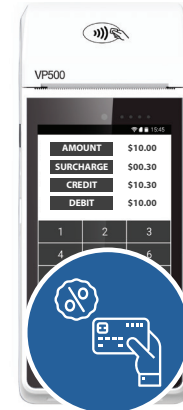
### Customer Incentive:

Customers are clearly informed of the price difference and given a transparent choice of payment options encouraging them to pay with cash.

### Merchant Benefits:

Like Cash Discounting, Dual Pricing attracts budget-conscious buyers, promotes faster payments, and reduces the risk of unpaid debts, all while helping merchants eliminate card processing fees.

## Surcharging



### How it works:

Merchants add a 3% fee to all credit card purchases on their merchandise. Customers are notified of the surcharge through signage provided by Merchant Industry.

### Customer Incentive:

Customers are clearly informed of the price difference and can avoid the surcharge by paying with a debit card or cash.

### Merchant Benefits:

Surcharging completely eliminates a merchant's credit card processing fees by transferring them to their customers. This also encourages cash sales.

# Partnership & Profitability Advantages



## White-Label & Office-Level Programs:

Complete branding solutions with full merchant relationship control.



## Customized Schedule A:

Flexible agreements aligned with ISO growth goals.



## Activation Bonuses:

Competitive bonuses for every activated account, enhancing immediate revenue generation.



## Split % (High Splits):

Industry-leading split percentages for optimal profitability.



# Operational Transparency & Growth Tools



## CRM Features & Residual Reporting:

Hierarchical office structures, sub-agent payout automation, and full Schedule A/sub-agent reporting.

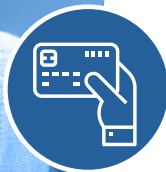
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## BIN-In-A-Box Program

More control, higher profitability, and position yourself for higher exit multiples.

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## Lines of Credit:

Growth capital for rapid ISO expansion without financial bottlenecks.

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## EBITDA Exit Strategy:

Lucrative exit multiples based on ISO production commitments.

# Cutting-Edge Processing & Technology Solution



## **POS & Valor Product Lineup:**

Virtual terminals, E-commerce solutions, white-label and wholesale Valor options, and POS system integrations.



## **TSYS/Global Full MSP:**

Full-service MSP with in-house underwriting, risk management, and approvals.



## **All Your Processing Needs In One Place:**

High-risk support, First Data (Clover/North/Omaha), Elavon VARS, CenPOS, CDK, instant funding, and interchange optimization.



## **iMAP Approval**

Instant merchant onboarding with guaranteed approval timelines.



## Unmatched Support, Training & Industry Leadership



### 24/7 Relationship Management:

Dedicated R's available anytime, backed by skilled admins and robust resource centers.

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### Corporate Training Programs:

LMS platform, sub-agent training, and access to national training calendars for continuous learning.

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### Strategic Office Locations:

Local hardware inventory shipping and pickup centers in New York and Florida.

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### Industry Leading Pricing Solutions:

True no-fee processing (Cash discount, Dual pricing, Surcharge), custom statements, BIN-based surcharges (no debit fees, 3% credit cap), and upcoming ACH options.

# Join Our Trainings!

View all our upcoming training sessions for 2025 by scanning the QR code or visiting the link below.



## Training Topics Include:

- White Label Opportunities
- Why M.I. is The Best for Cash Discounting, Dual Pricing, & Surcharging
- Credit Line Opportunities
- BIN-In-A-Box / Bin Level Pricing

Scan to view our 2025 Training Calendar or visit: [merchantindustry.com/mitraining](https://merchantindustry.com/mitraining)



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